

# 2024 Report on Small Group HSA Plans' Incentives for Consumers to Comparison-Shop for Certain Health Care Procedures

Prepared by the Maine Bureau of Insurance

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Janet T. Mills  
Governor

Joan F. Cohen  
Commissioner

Robert L. Carey  
Superintendent

## Background

In 2017, Maine enacted Public Law 2017, Chapter 232 (LD 445), “An Act to Encourage Consumers To Comparison-shop for Certain Health Care Procedures and To Lower Health Care Costs.” The law requires any carrier in Maine that offers a small group health plan compatible with a Health Savings Account (HSA) to establish a plan design in which enrollees are directly incentivized to shop for lower-cost, high-quality participating providers for certain categories of health services. The health services include non-emergency outpatient care in the following categories:

- Physical and occupational therapy;
- Radiology and imaging;
- Laboratory; and
- Infusion therapy.

Incentives under the health plan may include: cash payments, gift cards or credits or reductions of premiums; and copayments or deductibles. The plan design must remain available to enrollees for at least two consecutive years.

The incentive plans must be filed with the Superintendent for approval. Filings must include detailed descriptions of the incentives available to plan enrollees in the summary of benefits and explanations of coverage. The descriptions must include any limits on incentives, the actions that an enrollee must take to earn incentives, and a list of the types of services that qualify under the program. The law also requires that annually, at enrollment or renewal, a carrier provide notice about the availability of the incentives to its enrollees.

Beginning March 1, 2020, and annually thereafter, the Superintendent must evaluate the incentive programs created by carriers and submit a report relating to the performance of the programs, the use of incentives, the incentives earned by enrollees, and the cumulative effect of the programs. The report is submitted to the joint standing committee of the Legislature having jurisdiction over health insurance matters.<sup>1</sup>

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<sup>1</sup> P.L. 2023, Chapter 224 (LD 1085) repealed the law’s January 1, 2024 sunset date.

## Process

The Bureau of Insurance (“Bureau”) requested the following information from all carriers that offered a small group health plan in Maine compatible with an HSA:

- A sample of the annual or at-renewal notice sent to enrollees.
- The total number of enrollees in health plans who were eligible for the program at any point during the calendar year.
- The number of enrollees who received incentives during the calendar year.
- The number of times incentives were received during the calendar year.
- For each type of service included in the incentive program, the number of times during the calendar year enrollees received that service; and incentives for those services.
- For the specific types of health care services listed and the specific types of incentives listed, the dollar amount of incentives received by enrollees during the calendar year.
- For health care services that were not specifically listed, the type of incentive provided, if any.

The companies that provided data for this report include<sup>2</sup>:

- Aetna Health Inc.
- Aetna Life Insurance Company
- Anthem Health Plans of Maine Inc.
- Harvard Pilgrim Health Care Inc.
- Harvard Pilgrim Health Care Insurance Company
- United Healthcare Insurance Company

The sample form used for this report is attached as Appendix 1.

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<sup>2</sup> Community Health Options, a carrier that offers HSA-compatible small group health plans in Maine, was not required to provide data for this report. The company offered an incentive program for two consecutive years (2019, 2020) and ended the program in 2020. Under 24-A M.R.S. § 4318-A, carriers are required to offer the incentive program for at least two consecutive years. However, they are not required to offer the program for more than two consecutive years.

## Findings

The information provided below is based on the aggregate responses from the six carriers that offered incentive programs to enrollees in 2024.

<b>Table A</b>				
<b>Enrollee and Incentive Information for 2024</b>				
	2021	2022	2023	2024
Total Number of Enrollees for Calendar Year	21,909	19,857	21,244	21,714
Total Number of Enrollees Receiving Incentives	61	62	46	42
Total Number of Different Times Incentives Were Received	75	73	68	65

Between 2021 and 2024, the number of enrollees receiving incentives decreased by 31%. Few enrollees – less than one-half of 1% – received incentives in any one year.

<b>Table B</b> <b>Enrollee Use of Health Services and Incentives Received for 2024</b>		
<b>Type of Non-Emergency Outpatient Health Care Service</b>	<b>Number of Times Enrollees Used Service</b>	<b>Number of Times Enrollees Received Incentives for Using Service</b>
Physical/Occupational Therapy	529	4
Radiology/Imaging	7,642	22
Laboratory	24,303	16
Infusion Therapy	215	12
Other Non-Emergency Outpatient Service <sup>3</sup>	1,342	11
<b>2024 Total</b>	<b>34,031</b>	<b>65</b>
2023 Total	56,657	68
2022 Total	38,126	73
2021 Total	27,534	75

Between 2021 and 2024, the total number of times enrollees received incentives for using health services decreased by 13%, while the number decreased by 4% between 2023 and 2024.

The large increase between the 2022 Total and the 2023 Total in the Number of Times Enrollees Used Service column was primarily due to one carrier experiencing the following: (a) utilization of medical services began rebounding in mid-to-late 2022 as the COVID-19 pandemic declined; (b) membership in small group HSA compatible health plans increased significantly in 2023; (c) utilization of incentive-eligible services increased during this period.

The sharp decrease from the 2023 Total to the 2024 Total in the Number of Times Enrollees Used Service column was primarily due to one carrier experiencing a large reduction in the number of incentive eligible services, mostly in CPT codes eligible for PT/OT services and other non-emergency outpatient services.

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<sup>3</sup> This category included colonoscopy, extremity study, and nose surgery.

<b>Table C</b> <b>Total Dollar Amounts of Incentives Received by Incentive Type</b> <b>and Type of Health Service for 2024</b>						
<b>Type of Health Service</b>	<b>Cash Payment</b>	<b>Gift Card</b>	<b>Credit or Reduced Premium</b>	<b>Reduced Co-Pays</b>	<b>Other Incentives</b>	<b>Total Paid</b>
PT/OT	\$0	\$95	\$0	\$0	\$0	\$95
Radiology/Imaging	\$400	\$670	\$0	\$0	\$0	\$1,070
Laboratory	\$100	\$225	\$0	\$0	\$0	\$325
Infusion Therapy	\$0	\$120	\$0	\$0	\$0	\$120
Other	\$150	\$295	\$0	\$0	\$0	\$445
<b>2024 Total</b>	<b>\$650</b>	<b>\$1,405</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,055</b>
2023 Total	\$900	\$1,460	\$0	\$0	\$0	\$2,360
2022 Total	\$2,425	\$110	\$0	\$0	\$0	\$2,535
2021 Total	\$2,540	\$0	\$0	\$0	\$0	\$2,540

As in prior years, in 2024 carriers provided cash payments and gift cards to enrollees as incentives.

## Conclusion

The vast majority of enrollees do not utilize the incentives offered by carriers, and utilization has decreased each year since 2021.

## Appendix 1 – Instruction Form for Carriers Reporting Health Incentives Information

### Maine Comparable Health Care Service Incentive Program Report Instructions

Pursuant to 24-A M.R.S. § 4318-A(6), the Bureau of Insurance is required to report to the Maine Legislature's Committee on Insurance and Financial Services on carriers' implementation of comparable health care service incentive programs. To facilitate this reporting, the Bureau is requesting reporting on incentive program enrollment and the use of incentives earned by enrollees.

**Due Date:** March 1

**Report Location:**

<https://www.maine.gov/pfr/insurance/licensees/insurance-companies/insurers/data-reporting-requirements>

Scroll down to Comparable Health Care Service Incentive Program Report. There are two tabs at the bottom of the form. Sections I-III are on one tab and Sections IV-V are on the other tab.

**Any Questions?** Contact [Pamela.Stutch@maine.gov](mailto:Pamela.Stutch@maine.gov).

**Return Report to:** Send your completed report as an e-mail attachment to [Keith.A.Fougere@maine.gov](mailto:Keith.A.Fougere@maine.gov).

**Information You Need to Complete the Report:** All carriers offering small group plans compatible with a health savings account are required to report. All fields are required. Your report is due on or before March 1. Include data for non-emergency, outpatient health care services and any other services included in the incentive program.

**Section I.** Company Information – Information to identify your company.

**Section II.** Contact Information – Information about the person completing the report.

**Section III.** Enrollee & Incentive Information per 24-A M.R.S. § 4318-A(3), annually at enrollment or renewal, a carrier shall provide notice about the availability of the incentive program to an enrollee who is enrolled in a health plan eligible for the program. Did your company provide notice? Provide as an attachment a sample of this notice with your response.

- The total number of enrollees are all individuals who were enrolled in health plans eligible for the program at any point during the calendar year
- Number of enrollees who received incentives during the calendar year.
- Number of separate times incentives were received during the calendar year.

**Note:** An enrollee may receive more than one incentive for one or more health care services.

**Section IV.** For each type of non-emergency, outpatient health care service or any other service included in the incentive program, enter the number of times enrollees received that service during the calendar year and the number of times that those enrollees received incentives for those services during the calendar year.

**Note:** If enrollees received incentives for another type of health care service not specifically listed, enter the name of that health care service in the yellow area under “Specify Other Non- Emergency Outpatient Health Services” and enter the corresponding number of times enrollees received that health care service during the calendar year and the number of times that those enrollees received incentives for those other health care services during the calendar year.

**Section V.** For the Specific Types of Health Care Services listed and the Specific Types of Incentives Listed, provide the dollar amount of incentives received by enrollees during the calendar year.

**Note:** If an incentive type is not specifically listed, place the amount under “Other Incentives” and then list the other type of incentive in the yellow comment box below Section V (i.e., see “If Applicable, Specify the Other Types of Incentives that Were Provided.”